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 Application Number 08/587,448
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Date : **Feb. 6, 2003***By Fax*

GROUP 3700

Hon. Commissioner of Patents and Trademarks, Washington, D.C. 20231.

Sir,

Response to Advisory Action of Jan 13, 2003

In the Office action, the Examiner states in P.2, section 2 that the arguments I submitted do not find corresponding limitations in the claims as presently exist.

Accordingly, the arguments are re-written to clearly indicate the limitations of claims 1, 12 which Wiedemer and Haas et al. fail to meet under 35 U.S.C. § 103(a) and are re-submitted hereinbelow.

Regarding the Office action P.2, section 3, the Examiner incorrectly use Haas (column 3, lines 55-60) to meet claim 12. In my previous argument presented in the submission of December 31, 2002, with the heading "Comments On Patentability of Claim 12", in the paragraph begin with "Throughout Haas et al and Wiedemer..", I submitted that the limitation "validity of a user account should be checked for providing the user access to ... a data processing apparatus, without charging the account" of claim 12 is not being met by Haas et al, whole document. I have never submitted any argument in support of patentability of claim 12 basing on its limitation "verifying said account, by an electronic transaction system".

Respectfully submitted,

Ho Keung, Tse.